

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In re ROSA MARIA STYLES

Case No.            19-32881 ABA

Reporting Period: SEPTEMBER 2020

## MONTHLY OPERATING REPORT

**File with Court and submit copy to United States Trustee within 20 days after end of month.**

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached	Affidavit/Supplement Attached
Schedule of Cash Receipts and Disbursements	MOR-1	x		
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1a	x		
Schedule of Professional Fees Paid	MOR-1b	x		
Copies of bank statements		x		
Cash disbursements journals		x		
Statement of Operations	MOR-2	N/A		
Balance Sheet	MOR-3	N/A		
Status of Postpetition Taxes	MOR-4	N/A		
Copies of IRS Form 6123 or payment receipt				
Copies of tax returns filed during reporting period				
Summary of Unpaid Postpetition Debts	MOR-4			
Listing of aged accounts payable	MOR-4	x		
Accounts Receivable Reconciliation and Aging	MOR-5	x		
Debtor Questionnaire	MOR-5	x		

I declare under penalty of perjury (28 U.S.C. Section 1746) that this report and the attached documents are true and correct to the best of my knowledge and belief.

/s/ Rosa Maria Styles  
Signature of Debtor

October 26, 2020

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Date

Signature of Joint Debtor

Date \_\_\_\_\_

Signature of Authorized Individual\*

Date \_\_\_\_\_

Printed Name of Authorized Individual

Title of Authorized Individual

\*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

In re ROSA MARIA STYLES  
Debtor

Case No. 19-32881 ABA  
Reporting Period: **SEPTEMBER 2020**

### SCHEDULE OF CASH RECEIPTS AND DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. The amounts reported in the "CURRENT MONTH - ACTUAL" column must equal the sum of the four bank account columns. The amounts reported in the "PROJECTED" columns should be taken from the SMALL BUSINESS INITIAL REPORT (FORM IR-1). Attach copies of the bank statements and the cash disbursements journal. The total disbursements listed in the disbursements journal must equal the total disbursements reported on this page. A bank reconciliation must be attached for each account. [See MOR-1 (CONT)]

	BANK ACCOUNTS				CURRENT MONTH		CUMULATIVE FILING TO DATE	
	OPER.	PAYROLL	TAX	OTHER	ACTUAL	PROJECTED	ACTUAL	PROJECTED
<b>CASH BEGINNING OF MONTH</b>								
<b>RECEIPTS</b>								
CASH SALES								
ACCOUNTS RECEIVABLE								
LOANS AND ADVANCES								
SALE OF ASSETS	PLEASE SEE ATTACHED QUICKBOOKS REGISTER AND BANK STATEMENTS							
OTHER (ATTACH LIST)								
TRANSFERS (FROM DIP ACCTS)								
<b>TOTAL RECEIPTS</b>								
<b>DISBURSEMENTS</b>								
NET PAYROLL								
PAYROLL TAXES								
SALES, USE, & OTHER TAXES								
INVENTORY PURCHASES								
SECURED/ RENTAL/ LEASES								
INSURANCE								
ADMINISTRATIVE								
SELLING								
OTHER (ATTACH LIST)								
OWNER DRAW *								
TRANSFERS (TO DIP ACCTS)								
PROFESSIONAL FEES								
U.S. TRUSTEE QUARTERLY FEES								
COURT COSTS								
<b>TOTAL DISBURSEMENTS</b>								
<b>NET CASH FLOW</b>								
(RECEIPTS LESS DISBURSEMENTS)								
<b>CASH - END OF MONTH</b>								

\* COMPENSATION TO SOLE PROPRIETORS FOR SERVICES RENDERED TO BANKRUPTCY ESTATE.

### THE FOLLOWING SECTION MUST BE COMPLETED

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)

TOTAL DISBURSEMENTS	\$	1,956.26
LESS: TRANSFERS TO DEBTOR IN POSSESSION ACCOUNTS	\$	-
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	\$	-
<b>TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES</b>	<b>\$</b>	<b>1,956.26</b>



**In re ROSA MARIA STYLES** 1:19-cv-01045

Debtor

Case No. 19-32881 ABA

Reporting Period: SEPTEMBER 2020

**STATUS OF POSTPETITION TAXES**

**ADDRESSED IN DISCLOSURE STATEMENT AND PLAN**

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero. Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes. Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
<b>Federal</b>						
Withholding						\$ -
FICA-Employee						\$ -
FICA-Employer						\$ -
Unemployment						\$ -
Income: addressed in the Plan Projections	\$ -					\$ -
Other:						\$ -
Total Federal Taxes	\$ -					\$ -
<b>State and Local</b>						
Withholding						\$ -
Sales						\$ -
Excise						\$ -
Unemployment						\$ -
Real Property	Addressed in the Filed Disclosure Statement and Plan (DS&P)					\$ -
Personal Property						\$ -
Other:						\$ -
Total State and Local	Addressed in the Filed Disclosure Statement and Plan (DS&P)					\$ -
<b>Total Taxes</b>	Addressed in the Filed Disclosure Statement and Plan (DS&P)					

**SUMMARY OF UNPAID POSTPETITION DEBTS**

**ADDRESSED IN DISCLOSURE STATEMENT AND PLAN**

Attach aged listing of accounts payable.

	Number of Days Past Due					
	Current	0-30	31-60	61-90	Over 90	Total
Accounts Payable						\$ -
Wages Payable						\$ -
Taxes Payable - Income Addressed in DS&P	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Rent/Leases-Building						\$ -
Rent/Leases-Equipment						\$ -
Secured Debt/Adequate Protection Payments	ORDER GRANTING REINSTATEMENT OF AVALON PROPERTY					
Professional Fees	ON 10-8-2020. CREDITOR FOREBARANCE FOR 61 SEW					
Amounts Due to Insiders*	UNTIL 10-1-2020.					\$ -
Total Postpetition Debts	\$ -	Property FMV exceeds undisputed Secured Debt				

Explain how and when the Debtor intends to pay any past-due postpetition debts.

\*"Insider" is defined in 11 U.S.C. Section 101(31).



In Re: ROSA MARIA STYLES  
Case No. 19-32881 ABA  
Reporting Period: SEPTEMBER 2020

### ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

#### Accounts Receivable Reconciliation

	Amount
Total Accounts Receivable at the beginning of the reporting period	\$ -
+ Amounts billed during the period	-
- Amounts collected during the period	-
Total Accounts Receivable at the end of the reporting period	\$ -

#### Accounts Receivable Aging

	Amount
0 - 30 days old	\$ -
31 - 60 days old	-
61 - 90 days old	-
91+ days old	-
Total Accounts Receivable	-
Amount considered uncollectible (Bad Debt)	-
Accounts Receivable (net)	\$ -

### DEBTOR QUESTIONNAIRE

#### Must be completed each month

	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		X
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.		X
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.	X	
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.	X	
5. Has any bank account been opened during the reporting period? If yes, provide documentation identifying the opened account(s). If an investment account has been opened provide the required documentation pursuant to the Delaware Local Rule 4001-3.		X

**ROSA MARIA STYLES 19-32881 ABA**  
**Profit & Loss**  
**September 6 through October 5, 2020**

	Sep 6 - Oct 5, 20
<b>Income</b>	
Retirement Income	2,040.10
<b>Total Income</b>	2,040.10
<b>Expense</b>	
Clothing	153.00
Food and housekeeping supplies	261.01
Health Insurance	134.61
Medical	102.64
Personal	1,280.00
Transportation	25.00
<b>Total Expense</b>	1,956.26
<b>Net Income</b>	<b>83.84</b>

**ROSA MARIA STYLES 19-32881 ABA**  
**Profit & Loss**  
**December 9, 2019 through October 5, 2020**

	Dec 9, '19 - Oct 5, 20
<b>Income</b>	
Bank Balance at 12-8-2019	
Interest income	2,952.23
Retirement Income	0.19
Return bank fees	21,415.21
Spousal Contribution	0.20
	16,499.00
<b>Total Income</b>	40,866.83
<b>Expense</b>	
AUTO	115.00
Bank Charges	1.20
Cable, TV, Telephone	162.96
cash	1,500.00
Clothing	3,136.21
Equipment	1,188.26
Food and housekeeping supplies	6,280.94
Health Insurance	1,052.17
Maintenance, repair	1,674.03
Medical	1,634.25
Personal	16,696.16
Personal care products and serv	2,568.10
service charges- checks,etc	43.00
Tax Ref	-1,200.00
Transportation	387.00
<b>Total Expense</b>	35,239.28
<b>Net Income</b>	<b>5,627.55</b>



**ROSA MARIA STYLES 19-32881 ABA**  
**Check Detail**  
 September 6 through October 5, 2020

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check		09/08/2020	BOATHOUSE REST...		TD BANK 32881		-134.25
TOTAL					Food and housekeepi...	-134.25	134.25
						-134.25	134.25
Check		09/09/2020	ACME		TD BANK 32881		-95.25
TOTAL					Food and housekeepi...	-95.25	95.25
						-95.25	95.25
Check		09/09/2020	CVS		TD BANK 32881		-40.22
TOTAL					Medical	-40.22	40.22
						-40.22	40.22
Check		09/11/2020	ATM		TD BANK 32881		-500.00
TOTAL					Personal	-500.00	500.00
						-500.00	500.00
Check		09/14/2020	AETNA		TD BANK 32881		-134.61
TOTAL					Health Insurance	-134.61	134.61
						-134.61	134.61
Check		09/14/2020	ACME		TD BANK 32881		-31.51
TOTAL					Food and housekeepi...	-31.51	31.51
						-31.51	31.51
Check		09/16/2020	CVS		TD BANK 32881		-21.19
TOTAL					Medical	-21.19	21.19
						-21.19	21.19

**ROSA MARIA STYLES 19-32881 ABA**  
**Check Detail**  
 September 6 through October 5, 2020

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check		09/17/2020	ATM		TD BANK 32881		-500.00
TOTAL				Personal		-500.00	500.00
						-500.00	500.00
Check		09/22/2020	VENMO		TD BANK 32881		-280.00
TOTAL				Personal		-280.00	280.00
						-280.00	280.00
Check		09/28/2020	CVS		TD BANK 32881		-2.65
TOTAL				Medical		-2.65	2.65
						-2.65	2.65
Check		09/30/2020	MARSHALLS		TD BANK 32881		-153.00
TOTAL				Clothing		-153.00	153.00
						-153.00	153.00
Check		09/30/2020	CVS		TD BANK 32881		-38.58
TOTAL				Medical		-38.58	38.58
						-38.58	38.58
Check		10/02/2020	EZPASS		TD BANK 32881		-25.00
TOTAL				Transportation		-25.00	25.00
						-25.00	25.00

**ROSA MARIA STYLES 19-32881 ABA**  
**Deposit Detail**  
**September 6 through October 5, 2020**

Type	Num	Date	Name	Account	Amount
Deposit		09/23/2020	SOCIAL SECURITY	TD BANK 32881	1,239.00
				Retirement Income	-1,239.00
TOTAL					-1,239.00
Deposit		10/01/2020	OWENS-ILLINOIS S...	TD BANK 32881	801.10
				Retirement Income	-801.10
TOTAL					-801.10

**ROSA MARIA STYLES 19-32881 ABA**  
**Balance Sheet**  
**As of October 5, 2020**

	Oct 5, 20
<b>ASSETS</b>	
Current Assets	
Checking/Savings	
TD BANK 32881	5,627.55
Total Checking/Savings	5,627.55
Total Current Assets	5,627.55
<b>TOTAL ASSETS</b>	<b>5,627.55</b>
<b>LIABILITIES &amp; EQUITY</b>	
Equity	
Net Income	5,627.55
Total Equity	5,627.55
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>5,627.55</b>

**Bank**

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## STATEMENT OF ACCOUNT

AV 01 074401 891808220 A\*\*508T

ROSA M STYLES

DIP CASE 19-32881 DIST NJ

81 HARTFORD RD

SEWELL NJ 08080-2040

Page:

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Statement Period:

Sep 08 2020-Oct 06 2020

Cust Ref #

4373728202-039-T-###

Primary Account #

437-3728202

**Chapter 11 Checking**

ROSA M STYLES

DIP CASE 19-32881 DIST NJ

Account # 437-3728202

**ACCOUNT SUMMARY**

Beginning Balance	5,543.71	Average Collected Balance	4,923.89
Electronic Deposits	2,040.10	Interest Earned This Period	0.00
Electronic Payments	1,956.26	Interest Paid Year-to-Date	0.02
Ending Balance	5,627.55	Annual Percentage Yield Earned	0.00%
		Days in Period	30

**DAILY ACCOUNT ACTIVITY****Electronic Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
09/23	ACH DEPOSIT, SSA TREAS 310 XXSOC SEC ****09922A SSA	1,239.00
10/01	ACH DEPOSIT, OWENS-ILLINOIS S JHTC 5656187	801.10
	Subtotal:	2,040.10

**Electronic Payments**

POSTING DATE	DESCRIPTION	AMOUNT
09/08	DEBIT CARD PURCHASE, *****30071395297, AUT 090620 VISA DDA PUR BOATHOUSE RESTAURANT M WILDWOOD * NJ	134.25
09/09	DEBIT POS, *****30071395297, AUT 090920 DDA PURCHASE ACME 0906 SEA ISLE CITY * NJ	95.25
09/09	DEBIT POS, *****30071395297, AUT 090920 DDA PURCHASE CVS PHARM 02023 8110 SEA ISLE CITY * NJ	40.22
09/11	TD ATM DEBIT, *****30071395297, AUT 091120 DDA WITHDRAW 400 ROUTE 9 NORTH CAPE MAY COUR * NJ	500.00
09/14	ACH DEBIT, AETNA HEALTH INS INS PYMT AHC6236740	134.61
09/14	DEBIT POS, *****30071395297, AUT 091420 DDA PURCHASE ACME 0906 SEA ISLE CITY * NJ	31.51
09/15	DEBIT CARD PURCHASE, *****30071395297, AUT 091420 VISA DDA PUR CVS PHARMACY 02023 SEA ISLE CITY * NJ	21.19
09/17	TD ATM DEBIT, *****30071395297, AUT 091720 DDA WITHDRAW 400 ROUTE 9 NORTH CAPE MAY COUR * NJ	500.00
09/22	ELECTRONIC PMT-WEB, VENMO PAYMENT ****973697	280.00
09/28	DEBIT POS, *****30071395297, AUT 092820 DDA PURCHASE CVS PHARMACY 02 02023 SEA ISLE CITY * NJ	2.65



## How to Balance your Account

Page

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Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-3 to verify your ending account balance.

Your ending balance shown on this statement is:

- 1 List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
- 2 Subtotal by adding lines 1 and 2.
- 3 List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
- 4 Subtract Line 4 from 3. This adjusted balance should equal your account balance.

①	Ending Balance	5,827.56
②	Total Deposits	+
③	Sub Total	
④	Total Withdrawals	-
⑤	Adjusted Balance	

DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		②

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		④

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		④

### FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

**TD Bank, N.A., Deposit Operations Dept., P.O. Box 1377, Lewiston, Maine 04243-1377**

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

### INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

### FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

**FINANCE CHARGES:** Although the Bank uses the Daily Balance method in calculating the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.





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STATEMENT OF ACCOUNT

ROSA M STYLES  
DIP CASE 19-32881 DIST NJ

Page: 3 of 3  
Statement Period: Sep 08 2020-Oct 06 2020  
Cust Ref #: 4373726202-039-T-###  
Primary Account #: 437-3726202

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
09/30	DEBIT POS, *****30071395297, AUT 093020 DDA PURCHASE MARSHALLS 3601 ROUTE 4 TURNERSVILLE * NJ	153.00
09/30	DEBIT POS, *****30071395297, AUT 093020 DDA PURCHASE CVS PHARM 00362 288 E SEWELL * NJ	38.58
10/02	DEBIT CARD PURCHASE, *****30071395297, AUT 100120 VISA DDA PUR NJ EZPASS 888 288 6865 * NJ	25.00
Subtotal:		1,956.26

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
09/05	5,543.71	09/22	3,806.68
09/08	5,409.46	09/23	5,045.68
09/09	5,273.99	09/28	5,043.03
09/11	4,773.99	09/30	4,651.45
09/14	4,607.87	10/01	6,662.55
09/15	4,586.68	10/02	5,627.56
09/17	4,086.66		

**ROSA MARIA STYLES 19-32881 ABA**  
**Reconciliation Summary**  
**TD BANK 32881, Period Ending 11/05/2020**

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	<u>Nov 5, 20</u>
Beginning Balance	5,627.55
Cleared Balance	5,627.55
Register Balance as of 11/05/2020	5,627.55
Ending Balance	5,627.55